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BEFORE THE BOARD OF PATENT APPEALS
AND INTERFERENCES

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Ex parte LLOYD A. ADAMS and
HANI YAKAN

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Appeal 2006-2042
Application 09/366,135
Technology Center 3600

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Decided: November 30, 2007

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Before: MURRIEL E. CRAWFORD, LINDA E. HORNER and JOSEPH A.
FISCHETTI, *Administrative Patent Judges*.

CRAWFORD, *Administrative Patent Judge*.

DECISION ON APPEAL

STATEMENT OF CASE

Appellants appeal under 35 U.S.C. § 134 (2002) from a Final
Rejection of claims 69 to 157. Claims 1 to 68 have been cancelled. We
have jurisdiction under 35 U.S.C. § 6(b) (2002). A hearing was held on
October 25, 2007.

Appellants invented a system and method for automated financial
transaction processing (Specification 1).

Claim 69 under appeal reads as follows:

69.   A system for processing financial transactions, said system comprising:

a plurality of financial transaction accounting systems;

a parsing processing server;

a user terminal permitting an operator to enter a group of transaction data sets into said parsing processing server, each transaction data set comprising an amount and an account number and being associated with a respective one of said financial transaction accounting systems, at least two of said transaction data sets in said group being associated with a different said financial transaction accounting system;

said parsing processing server receiving said group of transaction data sets, determining if said group was correctly entered and, if so, sending each transaction data set in said bundle to that said financial transaction accounting system with which it is associated.

The Examiner rejected claims 69 to 157 under 35 U.S.C. § 103 as being unpatentable over Campbell in view of Berger.

The prior art relied upon by the Examiner in rejecting the claims on appeal is:

| Campbell | 4,774,664 | Sep. 27, 1988 |
| Berger | 5,850,446 | Dec. 15, 1998 |

Appellants contend that there is no motivation to combine the teachings of Campbell and Berger because Campbell teaches away from the claimed invention.

The Examiner states that a person of ordinary skill in the art would have been motivated to utilize a parsing processor or breakout processor in

the Campbell system to improve the efficiency and quality of financial
accounting data processing (Answer 5).

ISSUE

The issue before us is whether the Appellants have shown that the
Examiner erred in holding that a person of ordinary skill in the art would
have a reason for modifying the Campbell system so as to include a plurality
of account processors and a parsing processing server or a breakout
processor to determine which of said plurality of account processors
corresponds to a specific data set.

FINDINGS OF FACT

Appellants invented a system for processing financial transactions
which includes a plurality of financial transaction accounting systems
(Specification 5). A parsing processor or breakout processor is included to
send transaction data to the financial transaction accounting system with
which it is associated (Specification 20; 26 to 27).

Campbell discloses a financial data processing system and method
(col. 1, ll. 6 to 7). Campbell teaches that individual financial transaction
accounting systems have been developed to implement individual ones of
various operations but there has been no system that integrates all of the
individual operations and functions into a single centralized financial
accounting system (col. 1, ll. 26 to 32). For example, Campbell discloses
that the processing and history of loan payments may be implemented in one
data processing system but that system is not useful with another system by
which lease processing and accounts are maintained (col. 1, ll. 32 to 36).

The object of the Campbell system is to provide a centralized financial accounting processing system which integrates various financial accounting systems into one financial transaction accounting system (col. 1, ll. 59 to 465). To achieve this objective, Campbell includes a host computer which integrates the various financial transactions accounting systems and is coupled to distributed processors such as mini-computers (col. 3, ll. 33 to 737). The host computer serves as a back-up and archive for the financial records utilized by the mini-computers (col. 3, ll. 40 to 43).

The Examiner relies on the following emphasized disclosure of Berger claims 1, 8 and 15 for teaching the use of a parsing processor to sort individual transaction data sets:

1. A method for communicating between a server and one or more payment gateways, comprising the steps of:

(a) receiving a message by the server;

(b) *parsing* the elements message into one or more data;….

8. A system for communicating between a server and one or more payment gateways, comprising:

(a) means for receiving a message by a server;

(b) *means for parsing* the message into one or more data elements; ….

15. A computer program embodied on a computer-readable medium. .

(b) a code segment for parsing the message into one or more data elements.

A person of ordinary skill in the art would have no reason to provide a parsing or breakout processor in the Campbell system because all of the

1accounting systems in Campbell have been combined into one centralized

2system so that no parsing is necessary.

3   ANALYSIS

4   The Examiner bears the initial burden of presenting a prima facie case

5of obviousness. *In re Oetiker*, 977 F.2d 1443, 1445 (Fed. Cir. 1992).

6"[R]ejections on obviousness grounds cannot be sustained by mere

7conclusory statements; instead, there must be some articulated reasoning

8with some rational underpinning to support the legal conclusion of

9obviousness." *In re Kahn*, 441 F.3d 977, 988 (Fed. Cir. 2006) (quoted with

10approval in *KSR Int'l Co. v. Teleflex Inc.*, 127 S. Ct. 1727, 1741 (2007)).

11   In the instant case we find that a person of ordinary skill in the art

12would have no reason to include a parsing processor or a breakout processor

13in the Campbell system because the Campbell system is a system in which

14all the individual financial accounting processing systems have been

15integrated into one system. As such, there is no need for parsing. Therefore,

16we will not sustain this rejection.

17   The decision of the Examiner is <u>reversed.</u>

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19   <u>REVERSED</u>

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